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Application Number	10/774,058
Filing Date	February 6, 2004
First Named Inventor	James I. Mahaney
Art Unit	3624 3696
Examiner Name	TBA
Attorney Docket Number	99984-00001-1

[illegible][illegible]

Examiner Signature	/Samica L. Norman/	Date Considered	03/12/2008
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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

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Art Unit	3021 3696
Examiner Name	TBA
Attorney Docket Number	99984-00001-1

Sheet 2 of 2

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/SLN/	5	Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26	
/SLN/	6	T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636	

Examiner Signature	/Samica L. Norman/	Date Considered	03/12/2008
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